

Fill in this information to identify the case:

Debtor 1 Kiara Nishea Owens

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of Mississippi
(State)

Case number 24-02773

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: USDA - Rural Housing Service
Centralized Servicing Center

Court claim no. (if known): 7

Last 4 digits of any number you use to
identify the debtor's account: 7 5 1 1

Date of payment change:
Must be at least 21 days after date
of this notice 05/01/2025

New total payment:
Principal, interest, and escrow, if any \$ 1,124.15

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 310.89

New escrow payment: \$ 365.56

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ 1,069.48

New mortgage payment: \$ 1,124.15

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Troy Moore Date 04/22/2025
Signature

Print: Troy Moore Title Bankruptcy Specialist
First Name Middle Name Last Name

Company USDA - Rural Housing Service
Centralized Servicing Center

Address PO Box 66879
Number Street
St. Louis, MO 63166
City State ZIP Code

Contact phone (800) 349-5097 ext Email sm.rd.so.bkr@usda.gov

IN THE UNITED STATES BANKRUPTCY COURT
**Southern District of Mississippi
PAYMENT CHANGE SUMMARY**
Completed By: Troy Moore

04/22/2025

(Date)

Debtor(s) & Kiara Nishea Owens
Address:
233 Old Highway 80 W
Morton, MS 39117

Case No. 24-02773
Claim No. 7
USDA Acct No. 7 5 1 1

Attorney & Thomas Carl Rollins, Jr
Address: The Rollins Law Firm, PLLC
PO BOX 13767
Jackson, MS 39236

Trustee & Torri Parker Martin, Chapter 13 Bankruptcy
Address: Trustee
200 North Congress Street, Ste. 400
Jackson, MS 39201

Effective 05/01/2025, the monthly ongoing payment is changing due to:

No Yes ☒ **ESCROW:**

No ☒ Yes **OTHER:**

PAYMENT CALCULATION

	<u>Current Payment</u>		<u>New Payment</u>
Principal & Interest	<u>758.59</u>	Principal & Interest	<u>758.59</u>
Less Subsidy	<u>0.00</u>	Less Subsidy	<u>0.00</u>
Total P&I Payment	<u>758.59</u>	Total P&I Payment	<u>758.59</u>
Escrow	<u>310.89</u>	Escrow	<u>365.56</u>
Escrow shortage	<u>0.00</u>	Escrow shortage	<u>0.00</u>
Total Escrow	<u>310.89</u>	Total Escrow	<u>365.56</u>
Fees	<u>0.00</u>	Fees	<u>0.00</u>
Total Payment	<u>1,069.48</u>	Total Payment	<u>1,124.15</u>

Southern District of Mississippi

Case No. 24-02773

Claim No. 7

CERTIFICATE OF SERVICE

I, Troy Moore, do hereby certify that on 04/22/2025, I served copies of the Notice of Mortgage Payment Change, to the following participants by the United States Postal Service, postage prepaid, and/or by CM/ECF as indicated:

By U.S. Mail, postage prepaid:

Kiara Nishea Owens

Debtor(s)

233 Old Highway 80 W
Morton, MS 39117

Via CM/ECF:

Debtor's Attorney of Record:

Thomas Carl Rollins, Jr
The Rollins Law Firm, PLLC
PO BOX 13767
Jackson, MS 39236

Chapter 13 Trustee:

Torri Parker Martin, Chapter 13 Bankruptcy
Trustee
200 North Congress Street, Ste. 400
Jackson, MS 39201

Date: 04/22/2025

/s/ Troy Moore

Troy Moore
Bankruptcy Specialist
USDA, Rural Housing Service
1-800-349-5097 ext. 5403

E
 USDA RURAL DEVELOPMENT -650
 211 NORTH BROADWAY
 SUITE 1701; MAIL STOP 2221
 ST. LOUIS MO 63102
 800-414-1226

KIARA OWENS
 233 OLD HWY 80 W
 MORTON MS 39117

YOUR LOAN NUMBER:

DATE: 02/12/25

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 05/01/25 THROUGH 04/30/26.

----- ANTICIPATED PAYMENTS FROM ESCROW - 05/01/25 THROUGH 04/30/26 -----

INSURANCE	1515.00
COUNTY TAX	2871.75

TOTAL PAYMENTS FROM ESCROW	4386.75
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MONTHLY PAYMENT TO ESCROW	365.56 (1/12TH OF ABOVE TOTAL)
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----- ANTICIPATED ESCROW ACTIVITY - 05/01/25 THROUGH 04/30/26-----

-ANTICIPATED PAYMENTS-

-- ESCROW BALANCE COMPARISON --

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			ACTUAL STARTING BALANCE	1096.71	1096.71
MAY 25	365.56			1462.27	1462.27
JUN 25	365.56			1827.83	1827.83
JUL 25	365.56			2193.39	2193.39
AUG 25	365.56			2558.95	2558.95
SEP 25	365.56			2924.51	2924.51
OCT 25	365.56			3290.07	3290.07
NOV 25	365.56			3655.63	3655.63
DEC 25	365.56			4021.19	4021.19
JAN 26	365.56	2871.75	COUNTY TAX	1515.00	1515.00
FEB 26	365.56			1880.56	1880.56
MAR 26	365.56	1515.00	INSURANCE ALP	731.12	731.12
APR 26	365.56			1096.68	1096.68

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS 0.00.
 NOTE - THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT

WILL BE COLLECTED FOR A PERIOD OF 00 MONTHS FROM MAY 01, 2025.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00. DEPENDING ON THE AMOUNT AND APPLICABLE FEDERAL AND STATE REQUIREMENTS, THE SURPLUS FUNDS WILL EITHER BE SENT TO YOU IN THE FORM OF A CHECK OR APPLIED TO FUTURE PAYMENTS.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	758.59
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	365.56
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	0.00
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 05/01/25 1124.15
 NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 731.12. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 731.12.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

01/25	310.89	02/25	310.89	03/25	621.78	*
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:						
03/25	1515.00	INSURANCE	01/25	2871.75	COUNTY TAX	
00/00	0.00		00/00	0.00		

E
 USDA RURAL DEVELOPMENT -650
 211 NORTH BROADWAY
 SUITE 1701; MAIL STOP 2221
 ST. LOUIS MO 63102
 800-414-1226

KIARA OWENS
 233 OLD HWY 80 W
 MORTON

MS 39117

YOUR LOAN NUMBER:

DATE: 02/12/25

* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY *

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING MAY 01, 2024 AND ENDING APR 30, 2025. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF MAY 01, 2024 IS ---

PRINCIPAL & INTEREST	758.59
ESCROW DEPOSIT	310.89
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	0.00
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	0.00
BORROWER PAYMENT	1069.48

MONTH	PAYMENTS TO PRIOR PRJ	ESCROW ACTUAL	--- PAYMENTS FROM ESCROW --- PRIOR PRJ	ACTUAL DESCRIPTION	-- ESCROW BALANCE -- PRIOR PRJ	ACTUAL
FEB 24						3018.86
MAR 24				1160.00 INSURA		1858.86
APR 24		310.89				
		310.89				
		310.89				
		310.89				
		310.89				
		310.89				
				STARTING BALANCE	0.00	3724.20
MAY 24						3724.20
JUN 24		310.89			T	3724.20 A
JUN 24		310.89				
JUN 24		310.89				
JUL 24		310.89				4656.87
						4967.76

AUG 24	310.89		
SEP 24	310.89		5278.65
OCT 24	310.89		5589.54
NOV 24	310.89		5900.43
DEC 24	310.89		6211.32
JAN 25		18.02 CITY T	6504.19
FEB 25	18.02		6504.19
	-2282.31		
MAR 25			4239.90
APR 25			4239.90
TOTALS	2399.06	1178.02	4239.90

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 0.00. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS 3724.20.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (**) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00	00/00	0.00
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00